IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 10/697,917 Conf. No.: 9643

Filing Date: 30 October 2003 Art Unit: 2194

Applicant: Tuel Examiner: Wu, Qing Yuan

Title: Method, system and program Docket No.: RSW920030189US1

product for processing a (IBMR-0049)

transaction

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

This paper is being filed in response to the Office Action dated 22 April 2008.

Please amend the above-identified application as follows:

Amendments to the Claims begins on page 2 of this paper.

Remarks begins on page 8 of this paper.

Serial No. 10/697,917 Page 1 of 12